

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DENISE T ARRINGTON

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Repondents.

Case No.:12-20710

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 21, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/14/2012 and confirmed on 4/2/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		69,858.97
Less Refunds to Debtor	356.51	
TOTAL AMOUNT OF PLAN FUND		69,502.46

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,000.00	
Trustee Fee	2,442.86	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,442.86

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FEDERAL NATIONAL MORTGAGE ASSN Acct: 8148	0.00	37,824.13	0.00	37,824.13
	FEDERAL NATIONAL MORTGAGE ASSN Acct: 8148	0.00	0.00	0.00	0.00
	FEDERAL NATIONAL MORTGAGE ASSN Acct: 8148	63.61	63.61	0.00	63.61
	CLEARVIEW FCU** Acct: 0536	6,421.06	6,421.06	637.27	7,058.33
					44,946.07

Priority					
	JOSEPH E FIESCHKO JR ESQ Acct:	0.00	0.00	0.00	0.00
	DENISE T ARRINGTON Acct:	0.00	0.00	0.00	0.00
	DENISE T ARRINGTON Acct:	356.51	356.51	0.00	0.00
	JOSEPH E FIESCHKO JR ESQ Acct:	2,000.00	2,000.00	0.00	0.00
	*** NONE ***				

Unsecured					
	KEYSTONE RECOVERY PARTNERS LLC Acct: 2183	16,174.67	5,921.72	0.00	5,921.72
	COLLECT CORP Acct: ?	0.00	0.00	0.00	0.00
	AMERICAN EXPRESS BANK FSB Acct: 1002	12,574.59	4,603.70	0.00	4,603.70
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 5838	11,682.67	4,277.15	0.00	4,277.15
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 2794	4,901.33	1,794.43	0.00	1,794.43
	DEPARTMENT STORES NATIONAL BANK Acct: 2712	3,467.38	1,269.45	0.00	1,269.45
	DEPARTMENT STORES NATIONAL BNK	1,783.77	653.05	0.00	653.05

12-20710

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3299				
	INSOLVE RECOVERY LLC BY AMERICAN	601.63	220.26	0.00	220.26
	Acct: 5976				
	PRA RECEIVABLES MANAGEMENT LLC -	777.43	284.62	0.00	284.62
	Acct: 7160				
	QUANTUM3 GROUP LLC AGNT - WFNNB	1,226.00	448.85	0.00	448.85
	Acct: 8488				
	QUANTUM3 GROUP LLC AGNT - WORLD	258.76	94.74	0.00	94.74
	Acct: 9539				
	CREDIT FIRST NA*	708.88	259.53	0.00	259.53
	Acct: XXXXX1828				
	ECAST SETTLEMENT CORP**	781.27	286.03	0.00	286.03
	Acct: 9389				
	UDREN LAW OFCS(FRMLY H SPIVAK)	0.00	0.00	0.00	0.00
	Acct:				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				
					20,113.53
TOTAL PAID TO CREDITORS					65,059.60

TOTAL

CLAIMED 0.00

PRIORITY 6,484.67

SECURED 54,938.38

Date: 04/21/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
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 cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DENISE T ARRINGTON

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:12-20710

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Denise T Arrington
Debtor

Case No. 12-20710-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dsaw
Form ID: pdf900

Page 1 of 2
Total Noticed: 40

Date Rcvd: Apr 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2017.

db
cr
+Denise T Arrington, 1125 Charles Lane, Uniontown, PA 15401-6636
+Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,
51 East Bethpage Road, Plainview, NY 11803-4224
13297371 American Express, PO Box 1270, Newark, NJ 07101-1270
13346430 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13313217 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102)
13297372 Bank of America, PO Box 15019, Wilmington, DE 19886-5019
13297373 Bloomingdales, PO Box 183083, Columbus, OH 43218-3083
13395689 +CAPITAL ONE, N.A., by PRA Receivables Management, LLC, PO Box 12907,
Norfolk VA 23541-0907
13297374 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citi Cards, PO Box 182564, Columbus, OH 43218-2564)
13327226 +Credit First National Association, PO Box 818011, Cleveland, OH 44181-8011
13306000 +Department Stores National Bank/Bloomingdales, Bankruptcy Processing, PO Box 8053,
Mason, OH 45040-8053
13306001 +Department Stores National Bank/Macy's, Bankruptcy Processing, PO Box 8053,
Mason, OH 45040-8053
14114639 Federal National Mortgage Association, Creditor C/O Seterus, Inc., PO Box 1047,
Hartford, Ct 06143-1047
13297377 +Firestone, PO Box 81344, Cleveland, OH 44188-0001
13297381 J.Jill, PO Box 659622, San Antonio, TX 78265-9622
13297382 Macy's, PO Box 183083, Columbus, OH 43218-3083
13297383 Neiman Marcus, PO Box 5235, Carol Stream, IL 60197-5235
13780477 Ocwen Loan Servicing LLC, 3451 Hammond Ave, Waterloo IA 50702, Attn: Pymt Processing
13342702 OneWest Bank, FSB, PO Box 829009, Dallas, TX 75382-9009
13297384 Union Plus, PO Box 88000, Baltimore, MD 21288-0001
13297385 Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
13618648 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
E-mail/PDF: rmscedi@recoverycorp.com Apr 25 2017 02:00:40
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
Miami, FL 33131-1605
cr
+E-mail/Text: bnc@bass-associates.com Apr 25 2017 02:03:09 eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
13394894 +E-mail/Text: bnc@bass-associates.com Apr 25 2017 02:03:08 Capital One, N.A.,
Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
13297375 +E-mail/Text: bankruptcy@clearviewfcu.org Apr 25 2017 02:04:31 Clearview FCU,
8805 University Blvd., Moon Twp. PA 15108-4212
13297376 +E-mail/Text: administration@gatestoneco.com Apr 25 2017 02:03:49 Collect Corp.,
PO Box 101928, Dept. 4947A, Birmingham, AL 35210-6928
13297378 E-mail/PDF: gecsedirecoverycorp.com Apr 25 2017 02:00:18 GAP/GECRB, PO Box 530942,
Atlanta, GA 30353-0942
13361218 E-mail/PDF: gecsedirecoverycorp.com Apr 25 2017 02:00:18 GE Capital Retail Bank,
Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661
13443936 E-mail/PDF: gecsedirecoverycorp.com Apr 25 2017 01:59:15 GE Capital Retail Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605
13297379 E-mail/PDF: gecsedirecoverycorp.com Apr 25 2017 01:59:15 GE Money Bank, PO Box 960061,
Orlando, FL 32896-0061
13428929 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 25 2017 02:10:51
InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,
Oklahoma City, OK 73126-9093
13297380 E-mail/Text: EBN_Notifications@OWB.com Apr 25 2017 02:04:06 Indy Mac, PO Box 78826,
Phoenix, AZ 85062-8826
13419031 +E-mail/Text: bncmail@w-legal.com Apr 25 2017 02:05:10
Keystone Recovery Partners LLC, Series A, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
13344434 +E-mail/Text: bknotice@ncmlc.com Apr 25 2017 02:04:50 National Capital Management, LLC,
agent for GE Capital Retail Bank, 8245 Tournament Drive, Suite 230,
Memphis, TN 38125-1741
13362277 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 25 2017 02:29:03
Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541
13623977 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 25 2017 02:00:02
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
13339331 E-mail/Text: bnc-quantum@quantum3group.com Apr 25 2017 02:03:52
Quantum3 Group LLC as agent for, World Financial Capital Bank, PO Box 788,
Kirkland, WA 98083-0788
13351157 E-mail/Text: bnc-quantum@quantum3group.com Apr 25 2017 02:03:52
Quantum3 Group LLC as agent for, World Financial Network Bank, PO Box 788,
Kirkland, WA 98083-0788

District/off: 0315-2

User: dsaw
Form ID: pdf900

Page 2 of 2
Total Noticed: 40

Date Rcvd: Apr 24, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13443938 E-mail/PDF: rmscedi@recoverycorp.com Apr 25 2017 02:00:40
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr OCWEN LOAN SERVICING, LLC
cr OneWest Bank, FSB
cr Seterus, Inc., as the authorized servicer for F
cr* InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,
Oklahoma City, OK 73126-9093
cr* +Keystone Recovery Partners LLC, Series A, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
cr* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067

TOTALS: 3, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor OCWEN LOAN SERVICING, LLC agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor OCWEN LOAN SERVICING, LLC bkgroup@kmlawgroup.com
Jeniece D. Davis on behalf of Creditor Seterus, Inc., as the authorized servicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
jeniece@mvrlaw.com, bonnie@mvrlaw.com
Joseph E. Fieschko, Jr. on behalf of Debtor Denise T Arrington joe@fieschko.com,
rcfishko@aol.com
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Stuart P. Winneg on behalf of Creditor OneWest Bank, FSB swinneg@udren.com, cblack@udren.com
TOTAL: 7